

Certificate Number: 06531-PAM-DE-037181249

Bankruptcy Case Number: 22-02459



06531-PAM-DE-037181249

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 13, 2023, at 7:48 o'clock PM CST, James J Reece completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 13, 2023 By: /s/Melissa Zahradnicek

Name: Melissa Zahradnicek

Title: Certified Credit Counselor